

At a glance

Group Term Life Insurance



Life isn't always simple, flexible or convenient.

Your life insurance can be.

We know juggling plan administration tasks can be difficult. Voya Employee Benefits' flexible plan design helps you solve administrative problems – before they become problems.

Our Group Term Life Insurance features include:

- Basic life insurance
- Supplemental life insurance
- Accidental death and dismemberment (AD&D) insurance
- Spouse and children life insurance
- Continuation, portability and conversion

Our Group Term Life Insurance service options include:

- Evidence of insurability administration
- Online documents, reporting and billing

We make changing carriers look easy.

- We can mirror almost any benefit plan design and match virtually any coverage amount.
- Continuity of coverage helps protect against potential delays in claim payments or even loss of coverage.
- We don't require a list of employees who aren't at work prior to changing carriers.
- A dedicated account manager and designated service team are with you from the beginning – and stay with you through the life of the policy.¹

We've got your back — administratively, of course.

- Submit one claim. Employees who qualify for the Accelerated Death Benefit automatically meet the definition of total disability for their Waiver of Premium (WOP) claim.²
- Submit one claim (really). Employees who qualify for Long Term Disability Income Insurance (LTD) benefits automatically meet the definition of Total Disability for their WOP claim. (Both the Life and LTD coverages need to be with us.)²
- We provide online evidence of insurability management.¹
- We notify terminated employees who are eligible to elect Portability and handle the ongoing customer service needs, so you don't have to.¹
- Communication and enrollment materials help employees understand the value of the benefits you offer.

We've got options. Lots of options.

- Take advantage of plan maximums and generous guaranteed issue amounts.
- AD&D has a range of benefits to choose from, such as³:
 - Burn disfigurement
 - Child and/or spouse education
 - Elder care
 - Home or vehicle modification
 - Business travel
- The Accelerated Death Benefit offers the employee a choice of a lump-sum payment or monthly installments to help offset the cost of ongoing expenses.⁴

¹ Available for qualified groups.

² Qualifications for Waiver of Premium may vary by state.

³ Benefit availability may vary by state.

⁴ Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

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ReliaStar Life Insurance Company,
a member of the Voya® family of companies

Don't worry, we didn't forget about your employees.

- Convenient payroll deductions
- Competitive costs for relatively high levels of coverage
- Generous guaranteed issue amounts
- Portability

About us

Voya Employee Benefits offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of you and your employees.

Insurance products are issued by ReliaStar Life Insurance Company, a member of the Voya® family of companies.

Proven experience

More than 90 years of group insurance experience

Financial stability

Solid financial ratings from the leading independent financial rating organizations that illustrate we can meet our customer claims and guarantees.

Trusted in the marketplace

Named a 2019 World's Most Ethical Company® by Ethisphere Institute



For more detailed information, talk to your
Voya Employee Benefits sales representative.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Group Term Life Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Group Life Policy Form # ICC LP14GP. Policy form numbers, provisions and availability may vary by state. Product availability will also vary based on the type of group.

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